



# Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM  
HRS: MON-FRI 9 AM-4 PM

March 18, 2024

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

James Booth  
C/O Amy McGarry, Esq.  
McGarry Law Offices, PA  
PO Box 1208  
Kennebunk, ME 04043

Certified Article Number

9414 7266 9904 2223 5757 66

SENDER'S RECORD

**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 638 Alfred Road, Arundel, ME 04046  
Loan Number: [REDACTED]

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Fay Servicing, LLC, the Mortgagee, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 and the Owner/Investor, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems as nominee for Suntrust Mortgage, Inc. its successors and assigns (if MERs) dated July 16, 2007 and recorded in the York County Registry of Deeds in Book 15210, Page 372. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

EXHIBIT

K

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Due Date	Principal and Interest	Taxes and Insurance	Mortgage Insurance	Lien	Payment Due
October 1, 2014	\$1,549.60	\$851.99	\$1.00	\$0.00	\$2,402.59
November 1, 2014	\$1,549.60	\$851.99	\$1.00	\$0.00	\$2,402.59
December 1, 2014	\$1,549.60	\$851.99	\$1.00	\$0.00	\$2,402.59
January 1, 2015	\$1,549.60	\$851.99	\$1.00	\$0.00	\$2,402.59
February 1, 2015	\$1,549.60	\$851.99	\$1.00	\$0.00	\$2,402.59
March 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
April 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
May 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
June 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
July 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
August 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
September 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
October 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
November 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
December 1, 2015	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
January 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
February 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
March 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
April 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
May 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
June 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
July 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
August 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
September 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
October 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
November 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
December 1, 2016	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
January 1, 2017	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
February 1, 2017	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
March 1, 2017	\$1,549.60	\$375.54	\$509.84	\$15.48	\$2,450.46
April 1, 2017	\$1,549.60	\$209.37	\$509.84	\$0.00	\$2,268.81
May 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
June 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
July 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
August 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
September 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
October 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
November 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94

December 1, 2017	\$1,549.60	\$355.50	\$509.84	\$0.00	\$2,414.94
January 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
February 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
March 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
April 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
May 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
June 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
July 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
August 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
September 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
October 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
November 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
December 1, 2018	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
January 1, 2019	\$1,549.60	\$361.57	\$54.24	\$0.00	\$1,965.41
February 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
March 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
April 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
May 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
June 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
July 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
August 1, 2019	\$1,549.60	\$370.04	\$54.24	\$0.00	\$1,973.88
September 1, 2019	\$1,682.87	\$370.04	\$54.24	\$0.00	\$2,107.15
October 1, 2019	\$1,682.87	\$370.04	\$54.24	\$0.00	\$2,107.15
November 1, 2019	\$1,682.87	\$370.04	\$54.24	\$0.00	\$2,107.15
December 1, 2019	\$1,682.87	\$370.04	\$54.24	\$0.00	\$2,107.15
January 1, 2020	\$1,682.87	\$380.02	\$54.24	\$0.00	\$2,117.13
February 1, 2020	\$1,682.87	\$380.02	\$54.24	\$0.00	\$2,117.13
March 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
April 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
May 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
June 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
July 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
August 1, 2020	\$1,682.87	\$277.77	\$54.24	\$0.00	\$2,014.88
September 1, 2020	\$1,781.88	\$277.77	\$54.24	\$0.00	\$2,113.89
October 1, 2020	\$1,781.88	\$277.77	\$54.24	\$0.00	\$2,113.89
November 1, 2020	\$1,781.88	\$277.77	\$54.24	\$0.00	\$2,113.89
December 1, 2020	\$1,781.88	\$277.77	\$54.24	\$0.00	\$2,113.89
January 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
February 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
March 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
April 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
May 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
June 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
July 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67

August 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
September 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
October 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
November 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
December 1, 2021	\$1,781.88	\$285.55	\$54.24	\$0.00	\$2,121.67
January 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
February 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
March 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
April 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
May 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
June 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
July 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
August 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
September 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
October 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
November 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
December 1, 2022	\$1,781.88	\$289.88	\$54.24	\$0.00	\$2,126.00
January 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
February 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
March 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
April 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
May 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
June 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
July 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
August 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
September 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
October 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
November 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
December 1, 2023	\$1,781.88	\$289.73	\$54.24	\$0.00	\$2,125.85
January 1, 2024	\$1,781.88	\$292.89	\$54.24	\$0.00	\$2,129.01
February 1, 2024	\$1,781.88	\$292.89	\$54.24	\$0.00	\$2,129.01
March 1, 2024	\$1,781.88	\$292.89	\$54.24	\$0.00	\$2,129.01
Accrued Late Charges					\$929.76
<b>Total Amount Due</b>					<b>\$251,237.00</b>

A portion of the amount due is reasonable interest in the amount of \$98,012.02.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$251,237.00 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Fay Servicing, LLC, Payment Processing, 425 S. Financial Place, Suite 2000, Chicago, IL 60605. Please include the loan number, borrower's name and**

**property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Fay Servicing, LLC at (312) 780-0446 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2, the mortgage servicer, which is Fay Servicing, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Wilmington Trust, National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2014-2 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Fay Servicing, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 780-0446

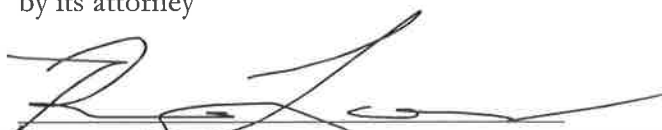
## **NOTICE OF IMPORTANT RIGHTS**

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor

is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Fay Servicing, LLC  
Wilmington Trust, National Association, not  
in its individual capacity, but solely as trustee  
for MFRA Trust 2014-2

by its attorney



Reneau J. Longoria, Esq.

CB

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

57597

## HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: <b>N/A</b> W: <b>www.penquis.org</b> A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: <b>jason.thomas@ceimaine.org</b> W: <b>www.ceimaine.org</b> A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: <b>ndigeronimo@avestahousing.org</b> W: <b>www.avestahousing.org</b> A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: <b>meaghan.arzberger@yccac.org</b> W: <b>www.yccac.org</b> A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: <b>homequest@community-concepts.org</b> W: <b>https://www.ccimaine.org/</b> A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: <b>housing@kvcap.org</b> W: <b>www.kvcap.org</b> A: 81685	101 Water St Waterville, Maine 04901-6339	

## National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: <b>www.penquis.org</b>	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: <b>www.community-concepts.org</b>	240 Bates Street Lewiston, Maine 04240	- English

Avesta Housing Development Corporation	Phone: 207-553-7777 Web: <b>www.avestahousing.org</b>	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: <b>www.moneymanagement.org</b>	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: <b>www.kvcap.org</b>	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



WALZ  
CERTIFIED  
MAILER®

FROM

**WALZ**

FORM #45663 VERSION: E0423

**U.S. Postal Service®**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2223 5757 66

Certified Mail Fee	\$ 4.40
Return Receipt (Hardcopy)	\$ 3.65
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$ .64
Total Postage and Fees	\$ 8.69

Postmark  
Here

TEAR ALONG THIS LINE

**Sent to:**

James Booth  
C/O Amy McGarry, Esq. McGarry  
Law Offices, PA  
PO Box 1208  
Kennebunk, ME 04043  
CB/NS  
James Booth  
57597

Reference Information

PS Form 3800, Facsimile, July 2015

WALZ  
CERTIFIED  
MAILER®

FROM

**WALZ**

FORM #45663 VERSION: E0423

**U.S. Postal Service®**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

USPS® ARTICLE NUMBER

9414 7266 9904 2223 5757 66

Certified Mail Fee	\$ 4.40
Return Receipt (Hardcopy)	\$ 3.65
Return Receipt (Electronic)	\$
Certified Mail Restricted Delivery	\$
Postage	\$ .64
Total Postage and Fees	\$ 8.69

Postmark  
Here

TEAR ALONG THIS LINE

**Sent to:**

James Booth  
C/O Amy McGarry, Esq. McGarry  
Law Offices, PA  
PO Box 1208  
Kennebunk, ME 04043  
CB/NS  
James Booth  
57597

Reference Information

PS Form 3800, Facsimile, July 2015

Label #1

Label #2

Label #3

James Booth  
C/O Amy McGarry, Esq. McGarry Law  
Offices, PA  
PO Box 1208  
Kennebunk, ME 04043

A FOLD AND TEAR THIS WAY → OPTIONAL

B Label #5 (OPTIONAL)

Label #6 - Return Receipt Barcode (Sender's Record)



9590 9266 9904 2223 5757 69

FOLD AND TEAR THIS WAY →

Label #7 - Certified Mail Article Number

Label #4



**Doonan, Graves & I**

ATTORNEYS AT LAW | EXCEL

100 CUMMINGS CENTER, S  
BEVERLY, MASSACHUSETT

**CERTIFIED MAIL®**



9414 7266 9904 2223 5757 66

FIRST-CLASS



US POSTAGE<sup>TM</sup> PITNEY BOWES



ZIP 01915  
02 7H  
0001338074 \$ 008.69<sup>0</sup>  
MAR 18 2024

James Booth  
C/O Amy McGarry, Esq. McGarry Law  
Offices, PA  
PO Box 1208  
Kennebunk, ME 04043

NS-57597



**Doonan, Graves & Longoria LLC**

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C  
BEVERLY, MASSACHUSETTS 01915

FIRST-CLASS



US POSTAGE<sup>IMP</sup> PITNEY BOWES



ZIP 01915  
02 7H  
0001338074

**\$ 000.64<sup>0</sup>**

MAR 18 2024

James Booth  
C/O Amy McGarry, Esq. McGarry Law  
Offices, PA  
PO Box 1208  
Kennebunk, ME 04043

NS-57597



## Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.  
This form may be used for domestic and international mail.

**From:**

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

**To:**

James Booth

C/O Amy McGarry, Esq. McGarry Law Offices, PA

PO Box 1208

Kennebunk, ME 04043-0000

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here



**From:** [Nobody](#)  
**To:** [Sam Manco](#)  
**Subject:** Pre-Foreclosure Reporting Form Submission  
**Date:** Monday, March 18, 2024 1:29:38 PM

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Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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Mortgage Information

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Company providing the notice:Doonan, Graves & Longoria, LLC  
Owner of the mortgage:Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2014-2  
What term best describes the owner of the mortgage?:Private mortgage lender  
Filer's Email Address:sm@dgandl.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 7 80-0446

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Consumer Information

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Consumer First name:James  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Booth  
Consumer Suffix:  
Property Address line 1:638 Alfred Road  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Arundel  
Property Address State:  
Property Address zip code:04046  
Property Address County:York

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Notification Details

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Date notice was mailed:3/18/2024  
Amount needed to cure default:251,237.00  
Consumer Address line 1:C/O Amy McGarry, Esq.  
Consumer Address line 2:McGarry Law Offices, PA  
Consumer Address line 3:PO Box 1208  
Consumer Address City/Town:Kennebunk  
Consumer Address State:ME  
Consumer Address zip code:04043

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**From:** [Nobody](#)  
**To:** [Sam Manco](#)  
**Subject:** Pre-Foreclosure Reporting Form Submission  
**Date:** Monday, March 18, 2024 1:34:39 PM

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Mortgage Information

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Company providing the notice:Doonan, Graves & Longoria, LLC  
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425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 7 80-0446

-----

Consumer Information

-----

Consumer First name:James  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Booth  
Consumer Suffix:  
Property Address line 1:638 Alfred Road  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Arundel  
Property Address State:  
Property Address zip code:04046  
Property Address County:York

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Notification Details

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Date notice was mailed:3/18/2024  
Amount needed to cure default:251,237.00  
Consumer Address line 1:243 PO Box  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Saco  
Consumer Address State:ME  
Consumer Address zip code:04072

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**From:** [Nobody](#)  
**To:** [Sam Manco](#)  
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Mortgage Information

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Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 7 80-0446

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Consumer Information

-----

Consumer First name:James  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Booth  
Consumer Suffix:  
Property Address line 1:638 Alfred Road  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Arundel  
Property Address State:  
Property Address zip code:04046  
Property Address County:York

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Notification Details

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Date notice was mailed:3/17/2024  
Amount needed to cure default:251,237.00  
Consumer Address line 1:638 Alfred Road  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Arundel  
Consumer Address State:ME  
Consumer Address zip code:04046

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Mortgage Information

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What term best describes the owner of the mortgage?:Private mortgage lender  
Filer's Email Address:sm@dgandl.com  
Contact information for persons having the authority to modify the mortgage to avoid foreclosure:Fay Servicing, LLC  
Loss Mitigation Department/Loan Resolution  
425 S. Financial Place  
Suite 2000  
Chicago, IL 60605  
(312) 7 80-0446

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Consumer Information

-----

Consumer First name:James  
Consumer Middle Initial/Middle Name:  
Consumer Last name:Booth  
Consumer Suffix:  
Property Address line 1:638 Alfred Road  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town:Arundel  
Property Address State:  
Property Address zip code:04046  
Property Address County:York

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Notification Details

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Date notice was mailed:3/18/2024  
Amount needed to cure default:251,237.00  
Consumer Address line 1:57 Portland Road S  
Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town:Kennebunk  
Consumer Address State:ME  
Consumer Address zip code:04043

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